

**Exhibit J**

LA- PRINCIPAL AND INTEREST ADJ. txt  
%%H082681GM 50019-0049LTR1RATE / P&I ADJUSTMENT SUBSEQUENT CHANGE  
SYSLTR1 PROD06/23/10 8459 04028 0  
♀  
{{DPLX}}

00PFST519

06/23/10

MARIA M THOMPSON  
ELDA THOMPSON  
29 GENERAL LANE

WILLINGBORO NJ 08046-3019

RE: Account Number 8459  
Property Address 137 ELLERY AVENUE  
NEWARK NJ 07106-0000

Dear MARIA M THOMPSON  
ELDA THOMPSON

**\*IMPORTANT NOTICE REGARDING INTEREST RATE  
AND/OR PAYMENT CHANGES\***

The interest rate on your loan was scheduled to adjust on  
08/01/10. The new principal and interest (P&I) amount will be  
effective with the 09/01/10 payment.

Projected principal balance after 08/01/10 payment: \$ 190729.94

Previous index value	0.44300%	New index value	0.75400%
Current interest rate	5.99000%	New interest rate	5.99000%
Current P&I pymt \$	1227.70	New P&I pymt \$	1227.70
Margin	2.75000%	Escrow* \$	0.00
		Total pymt \$	1227.70

Rate Next Change Date 02/01/11  
Principal and Interest Next Change 03/01/11

\*Subject to change if analysis occurs after the date of this  
letter.

Your new interest rate is calculated by adding the margin to the  
new index value. The result of this addition is subject to  
rounding and rate cap limitations according to the terms of your  
loan documents.

An account statement will be sent under separate cover. If your  
payments are made through our automatic payment program, your new  
payment amount will be deducted on your scheduled draft date.

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06/23/10

LA- PRINCIPAL AND INTEREST ADJ. txt  
Account Number [REDACTED] 8459  
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IF YOU ARE IN DEFAULT AT THE TIME THIS NOTICE IS DELIVERED TO  
YOU, GMAC Mortgage, LLC WILL CONTINUE WITH THE  
DEFAULT PROCESS EVEN THOUGH THE INTEREST RATE AND PAYMENT AMOUNT  
ARE BEING ADJUSTED.

If you have any questions, please contact Customer Care at  
800-766-4622.

Customer Care  
Loan Servicing

4028  
♀  
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